



What is your *American Dream?*

Your dream home is within reach at Telcoe Federal Credit Union! We offer affordable home loans with competitive rates, low closing costs, and flexible terms to our members. Land loans, construction loans, and traditional home loans are all available at Telcoe.

We offer a variety of home financing programs to fit your budget and goals.

Land & Home Loans

- Available for first homes, second homes, income properties, construction, and more
- Easy Pre-Approvals
- Competitive Rates, Low Closing Costs, and Flexible Terms

Apply Now & Get Pre-Approved

501-375-5321 | telcoe.com

Also Ask About a
Home Improvement Loan
No Equity Needed

Roof | Deck | Bath Remodel | Windows
You Name It!

DREAM HOMES MADE EASY

- 🏠 Borrow up to \$25,000
- 🏠 Low Rates
- 🏠 Flexible Terms
- 🏠 2 Day Funding Available

Learn More





MOVING MONEY

Email Amanda@Telcoe.com for assistance.

Rapid Transfer

Download the **Telcoe Arkansas** APP and you can now transfer money out of your account to your debit card at another financial institution for a fee of .50 cents -1.75% of the transfer amount.

Bill Pay- Pay A Person

Download the **Telcoe Arkansas** APP and choose PAY a Person. You can send money to someone using just their cell phone or email address. The receiver can choose to receive for FREE with a bank routing # and account number or instantly to a debit card for a \$1.50 fee.

Wires

We offer secure, reliable wire transfers that get your money where it needs to be. Send or receive wires from accounts at other institutions domestically and internationally with ease.
\$20 domestic \$50 international

Auto Loans

Move Your Auto Loan To Telcoe

For a free savings quote, email Amanda@Telcoe.com these items:

- Vehicle Vin#
- Current Mileage
- Amount Owed
- Current Monthly Payment
- Current Loan Rate
- Estimated Credit Score



A Loan Specialist will email you a savings quote within 24 hours.

FOR SALE



2023 Nissan Rogue
33,223 miles

4CYL Turbo, Great Gas mileage, Beautiful interior
Factory Drive Train warranty - 5 years of 60,000; can extend to 120,000

FOR SALE

\$24,000

FOR SALE



2025 KIA K5 GT
24,217 MILES

Beautiful red leather seats, Smartphone integration, 5-year 60,000-mile transferable warranty.

FOR SALE

\$28,000

**Telcoe has 2 vehicles for sale. Financing is available.
Give us a call today at 501-375-5321.**

Back To School, Back to Budget

Start the School Year Strong

Whether you're opening a youth savings account, teaching your teen how to manage money, or saving for future education expenses, we're here to help you build healthy financial habits every step of the way.

Visit your local branch or explore our financial education resources to learn more about saving, budgeting, and planning for the future. Check out the budgeting calculator at www.telcoe.com.

Telcoe Fees & Services Updates

NSF (Insufficient Funds)	\$30
Overdraft Fee Quarter Plus/M Mkt	\$12
Overdraft Fee Savings	\$12
Stop Payment	\$30
Phone Payment	\$9
ACH Origination	\$10
Recovery Fee (charge off)	\$100
Rush Delivery (+ postage)	\$20
Stock Transfer (per company)	\$100

For a complete list of Telcoe Services and Fees, please visit Telcoe.com or email Marketing@telcoe.com.

Visit telcoe.com to learn more.

